

REMARKS

Applicant replies to the Office Action dated June 29, 2007 within the shortened statutory three month period for reply. Claims 1-17 and 19-30 were pending in the application and the Examiner objects to claims 8, 24 and 26. Applicant thanks the Examiner for the indication of allowable subject matter in claims 8, 24 and 26. Applicant adds new claims 31-32 and cancels claims 8, 18, 24 and 27 without prejudice to filing one or more applications having similar subject matter. Reconsideration of the pending claims is requested. The amendments and new claim are adequately supported in the originally-filed specification, drawings and claims. No new matter is added in this Reply.

In the Examiner's "Reasons for Allowance," the Examiner states that the prior art does not teach or disclose "notifying the police, the fire department, a parent, or an employer," as recited in dependent claim 8, which depends from independent claim 1. As suggested by the Examiner, Applicant amends claim 1 to incorporate such limitation.

The Examiner next states that the prior art does not teach or disclose "wherein said at least one primary account is a non-currency based account," as recited in claim 24 nor "the step of disputing a charge for a transaction involving a limited use PIN, and causing the card provider to charge back the charge to the second party," as recited in claim 26. As suggested by the Examiner, Applicant amends claim 19 to incorporate the claim 24 limitation. Applicant also adds new claim 31 which includes the elements from dependent claim 26, and independent claim 19 from which it depends.

Applicant amends many of the other claims to properly depend from the independent claims in which the Examiner indicated are allowable.

Applicant submits that the application is now in condition for examination on the merits. Early notification of such action is earnestly solicited. Should the Examiner have any suggestions to place the application in even better condition for allowance, Applicant requests that the Examiner contact the undersigned representative at the telephone number listed below.

Respectfully submitted,

Date: July 10, 2007

By: _____

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